

ALLIANCE FINANCIAL SERVICES, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 1127146	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$635	\$595	-6.3%		
Loans	\$530	\$468	-11.6%		
Construction & development	\$64	\$46	-28.4%		
Closed-end 1-4 family residential	\$50	\$48	-3.3%		
Home equity	\$34	\$25	-26.4%		
Credit card	\$0	\$0			
Other consumer	\$32	\$10	-70.0%		
Commercial & Industrial	\$141	\$109	-22.5%		
Commercial real estate	\$130	\$139	6.8%		
Unused commitments	\$101	\$88	-12.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$29	\$38	33.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$41	\$41	0.0%		
Cash & balances due	\$12	\$23	91.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$570	\$528	-7.3%		
Deposits	\$548	\$509	-7.1%		
Total other borrowings	\$20	\$17	-14.5%		
FHLB advances	\$12	\$10	-16.7%		
Equity					
Equity capital at quarter end	\$65	\$66	2.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	10.3%	--		
Tier 1 risk based capital ratio	10.9%	12.1%	--		
Total risk based capital ratio	12.2%	13.3%	--		
Return on equity ¹	-20.8%	-6.1%	--		
Return on assets ¹	-2.2%	-0.7%	--		
Net interest margin ¹	4.7%	4.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	97.0%	52.3%	--		
Loss provision to net charge-offs (qtr)	470.2%	70.7%	--		
Net charge-offs to average loans and leases ¹	1.1%	2.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	10.1%	15.6%	1.3%	1.0%	--
Closed-end 1-4 family residential	9.7%	6.0%	0.3%	3.5%	--
Home equity	1.4%	1.9%	0.1%	0.9%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.6%	0.1%	0.0%	--
Commercial & Industrial	2.1%	4.2%	0.2%	0.0%	--
Commercial real estate	2.3%	7.7%	0.6%	0.3%	--
Total loans	3.7%	6.1%	0.4%	0.6%	--